2027 SCHOLARSHIP CONTEST GUIDELINES

The Missouri Gaming Association is announcing the Project 21 2027 Scholarship Program. This will be the twenty-ninth year the scholarship campaign is conducted in Missouri. The goal of this scholarship program is to not only inform our youth that it is not permissible in Missouri for persons under the age of 21 to gamble in a casino, but to also educate them about the dangers and consequences associated with underage gambling.

The Project 21 Underage Gaming Task Force was established by Harrah's Entertainment in 1989 to address the issue of underage gambling. We strongly believe in the continuation of education and awareness programs such as Project 21 as effective tools in deterring underage gambling.

Project 21 2027 Scholarship Program provides students with an opportunity to disseminate their message by writing an article, creating a poster, or video addressing the issue of underage gambling. Project 21 Scholarships will be awarded for 2027 as follows: One $2,500.00 First Prize, and Three $1,500.00 Second Prizes.

2027 ESSAY/POSTER/VIDEO SCHOLARSHIP APPLICATION

1. Applicant's Name: _____
2. Applicant's **COMPLETE Address:** _____
   City, State, Zip: _____
   E-Mail Address: _____
3. Phone: ( ) _____ Alternate Phone: ( ) _____ Present School Grade: _____
4. School Name: _____
5. School **COMPLETE Address & Phone**: _____
   _____
6. Please indicate whether you are submitting an Article _____ Poster _____ Or Video _____
7. If you are submitting an article, please complete 7a and b; or c below. Please send 1 set of school publications containing the article.
   a. School Newspaper Name: _____
   b. Date Article Published: _____
   c. If there is not a school publication the article must be presented to an appropriate class as determined by the school counselor and must be published in a local newspaper sometime between Nov. 1, 2026 and Jan. 15, 2027. A signed letter from the school counselor verifying the class presented to and date of presentation as well as one copy of the newspaper containing the published article must accompany the application.
8. If you are submitting a poster, **please note the poster must be on 22 in. x 28 in. poster board**. **Please write your name and address on the back of your poster.**
   Date Displayed: _____ Campus Location Displayed: _____
9. If you are submitting a video, please make a copy and send it with your name and address on the label of thumb drive. All video entries must be in MP4 format and must be at least 1 minute in length, but no longer than 5 minutes. Keep in mind copyright infringement if you are using music.

   Date(s) Viewed: _____ Campus Location Viewed: _____
10. Desired career path if known: _____

PLEASE NOTE THAT THIS IS A SCHOLARSHIP PROGRAM. THE SCHOLARSHIPS (ONE $2,500.00 FIRST PRIZE AND THREE $1,500.00 SECOND PRIZES) WILL BE MADE PAYABLE TO THE WINNING STUDENT(S) **AND** THE SCHOOL OF HIGHER EDUCATION THE STUDENT IS ATTENDING OR PLANS TO ATTEND. IF THE STUDENT IS UNDECIDED ABOUT WHEN AND/OR WHERE HE/SHE WILL ATTEND AT THE TIME SCHOLARSHIP AWARDS ARE DISTRIBUTED, THE SCHOLARSHIP WILL BE HELD IN ESCROW BY THE MISSOURI GAMING ASSOCIATION (FOR A PERIOD NOT TO EXCEED 4 YEARS) UNTIL THE STUDENT IS READY TO ATTEND A SCHOOL OF HIGHER EDUCATION. **IF YOU WILL BE ATTENDING A SCHOOL OF HIGHER EDUCATION AND YOU HAVE CHOSEN THE SCHOOL YOU PLAN TO ATTEND, PLEASE IDENTIFY THE NAME AND ADDRESS OF THE SCHOOL BELOW:**

Name and Address of School of Higher Education: _____

_____ _____
Student's Name (Please Print) Date

_____ _____
Student's Signature Name of School Counselor/Advisor

_____ _____
Student's Age and Birth Date Phone Number of Counselor/Advisor

If student is less than 18 years of age, a parent or guardian must sign this application.

_____ _____
Parent's Name (Please Print) Date

_____
Parent's Signature

Please return application, entry and other required documentation as outlined in the PROJECT 21 2027 SCHOLARSHIP GUIDELINES to Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by **February 1, 2027.**

PLEASE SEE PROJECT 21 2027 SCHOLARSHIP GUIDELINES FOR COMPLETE RULES.

MISSOURI GAMING ASSOCIATION
PROJECT 21 2027 SCHOLARSHIP PROGRAM GUIDELINES

1. **Eligible Applicants:** ALL **MISSOURI HIGH SCHOOL SENIORS** are eligible (exception - see Rule 8 below).

2. **Content:** Articles, posters and videos will be reviewed and judged for originality, content, style and educational value. The focus of the article, poster or video should be on the topic of deterring young people from engaging in underage gambling and/or the ramifications associated with underage gambling. **Please do not confuse this topic with anti-gambling or compulsive gambling topics as they are not the same.**

3. **Entry Requirements:**

   Article - An article entry must be published in the newspaper, magazine or publication of the applicant's school between November 1, 2026 and January 15, 2027 (exception noted in 7c of the Application). One set of the student newspaper, magazine or publication in which the article appears must be submitted.

   Poster - A poster entry must be displayed in a public area of the applicant's school for at least one full week between November 1, 2026 and January 15, 2027. The poster entry must be accompanied by an essay (minimum of one-page; double-spaced) discussing the topic of underage gambling as noted in "Content." The essay does not need to be displayed or published at the school. A brief letter signed by a school counselor certifying the poster was displayed at the school along with the dates of display must also accompany the poster and essay. Keep in mind raised objects tend to detach from poster board during shipment.

   Video - A video entry must be viewed in a school class or forum between November 1, 2026 and January 15, 2027 and must be at least 1 minute in length, but no longer than five minutes. A brief letter signed by a school counselor certifying the video was viewed at the school along with the date(s) must accompany the video.

4. **Application:** **The article, poster or video entry must be accompanied by a Project 21 2027 Scholarship Application, in addition to any other required documentation outlined above.** Students may download an application at www.missouricasinos.org or by calling the Missouri Gaming Association at 573-634-4001 for further instruction.

5. **Submission Deadline:** The article, poster or video entry, completed application and other required documentation outlined above must be received by the Missouri Gaming Association, Attn: Mike Winter, 109A East High St., P.O. Box 305, Jefferson City, MO 65102 by **FEBRUARY 1, 2027.**

6. **Judging:** Final judging and the selection of the winning entries will be determined by an Executive Committee comprised of officials from the Missouri Gaming Association. All decisions made by the Association will be final. Entries become the property of the Missouri Gaming Association and will not be returned except at the discretion of the MGA.

7. **Notice to Winners:** Notification to the winners of the winning articles, posters and/or videos will be **announced by March 1, 2027**. The checks will be **awarded by May 15, 2027** unless Rule 11 applies.

8. **Ineligibility:** Part-time casino employees that are high school seniors working less than 32 hours per week **are** eligible. Children (Missouri high school seniors) of Missouri casino employees **are** eligible for the Project 21 Scholarships, provided the student is not a child of a Missouri Gaming Association officer or a Missouri Project 21 Executive Committee member. Prior winners of Project 21 Scholarships **are not** eligible.

9. **Scholarship Awards:** The student authors and/or artists of the winning entries will each receive a Project 21 Scholarship in accordance with Rules 10 and 11 below.

10. **Joint Authorship:** If a winning article is written by more than one student author, then the authors of the article will all share pro rata in the Project 21 Scholarship. If a winning poster or video is created by more than one student, then the creators of the poster or video will all share pro rata in the Project 21 Scholarship.

11. **Scholarship Check Distribution:** The Project 21 Scholarship checks will be issued jointly to the winning author and to an accredited school of higher education including colleges, universities and vocational/technical schools located within the United States, which the winning student is, or will be attending. If a winning student has not chosen a school of higher education when the scholarship check is scheduled for distribution, the Missouri Gaming Association will hold the winnings (or the pro rata amount as the case may be) in escrow until the student is ready to attend school. The proceeds can be held no longer than four years. After four years, the proceeds will be donated to a charitable agency or used for a charitable purpose (including other Project 21 Scholarships) if the funds have not been used by that time.

Gambling Addiction Damages Underage Teens

By Elijah Ballard, University City High School

High school students face stress daily for a variety of reasons, but underage gambling is one that goes unnoticed. I was one of the unnoticed that fell victim to underage gambling. I didn't know what I was getting into. Online gambling was an avenue for me to relieve my stress but ultimately led to catastrophic problems in my life. Students across the globe, like me, are constantly being fed into this addiction that's almost impossible to give up. Underage gambling is an addiction that must be stopped.

The majority of my time was spent online, gambling on unregulated websites that permitted anyone to place bets if they had access to a credit card. At 14 years old, I didn't understand the repercussions of such an act. I spent time at lunch gambling with friends, and again when I got home. I usually lost, and because of unawareness, I gambled again, and again and again. It was a rinse and repeat cycle. It lasted until one day when I looked into the mirror and realized everyone I knew had disappeared from my life. My friends and family had vanished and I had lost control.

In hindsight, I wish I'd known that underage gambling wasn't an addiction unique to me, but instead a growing addiction for youth in America. According to knowtheodds.org, studies in recent years have shown a 2.1% increase in underage gambling from ages 14-21, which amounts to roughly 2,605,306 teens. This means over 2 million young adults are gambling in numerous ways through loopholes in the system. The problem is that young adults aren't aware of the harsh repercussions of their actions. The average brain of a young adult doesn't fully develop until 23 or 24 years old, which allows teens to gamble despite underdeveloped logical thinking skills.

I gambled through a video game called Counter-Strike. Third-party websites allowed me to convert items I purchased in the game to currency I could gamble with. Through this loophole, thousands of young adults are able to place bets in an unregulated system. However, some states regulate online gambling and take it very seriously. According to New Jersey's online gambling website, "New Jersey takes strong verification checks on all customers at the time of account establishment." Many states have followed suit. Missouri, Pennsylvania, Delaware, and 11 others have enforced online gambling laws in their state. If the rest of America practiced these laws, online gambling wouldn't be as accessible.

Teenagers gamble in different variations such as with dice and cards, and also on sporting events. For social experience or monetary gains, these "harmless" ways of gambling can turn into serious addictions. Students resort to locations such as the bathroom or library where minimum faculty are present. College students gamble as well. According to sciencedirect.com, students from both University of Memphis and Nevada gambled at casinos. Of the respondents, 24.2% from Memphis and 52.7% from Nevada had illegally gambled in casinos. Similar to how college students obtain drugs or alcohol easily, they also find easy ways to gamble that aren't online.

Many solutions to this problem exist, one would include reducing advertising. Advertisements portray gambling as a successful business that "changes lives". When gambling is translated through advertisements in a positive connotation, kids believe it. At the University of Sydney, researchers found in 2007 that North Carolina State Lottery spent over $385,000 on advertising and scholarships for university events, essentially promoting underage gambling. They also discovered a New York advertisement that read, "All you need is a dollar and a dream." These false advertisements come from credible sources that shed a positive light on gambling and leave a convincing message to youth.

While lowering the amount of positive advertisements surrounding gambling will have a positive impact on America as a whole, other things can be done at the school level. Students at U. City can work together to make this addiction less probably for fellow students by working with administration to add it to common curriculum. Plenty of information is available about drugs and alcohol, but rarely underage gambling. An ideal would be to implement underage gambling lessons into the Personal Finance curriculum that teaches the value of money and how gambling affects it, as well as having an assembly focusing on underage gambling. During the assembly, professionals from the National Council of Problem Gambling and students damaged by underage gambling would speak to the student body about why gambling is harmful.

Ultimately, parents are the ones who can stop an underage gambling addiction before it starts. Common symptoms that show addiction include missing school, grade drops, less interest in extracurricular activities, mood swings and increased value in money. If parents become aware of these symptoms, they must be the ones who communicate with the student and get professional aid which can be found by calling the National Council on Problem Gambling at 1-800-522-4700 or using their live text chat. Parents can also call Missouri's Gambling hotline at 888-BETS-OFF.

An addiction to underage gambling produces detrimental effects in the lives of those addicted, in addition to their families and friends. According to Missouri law, a person must be 21 years of age to gamble legally. If violated, young adults could be put in jail and it could negatively impact the rest of their life. I was affected by underage gambling, and I didn't let my friends and family know. For those who make the same mistake, seek help. You are not alone.

Elijah Ballard won a $1,500 scholarship to use at American University in Washington, DC for his article.